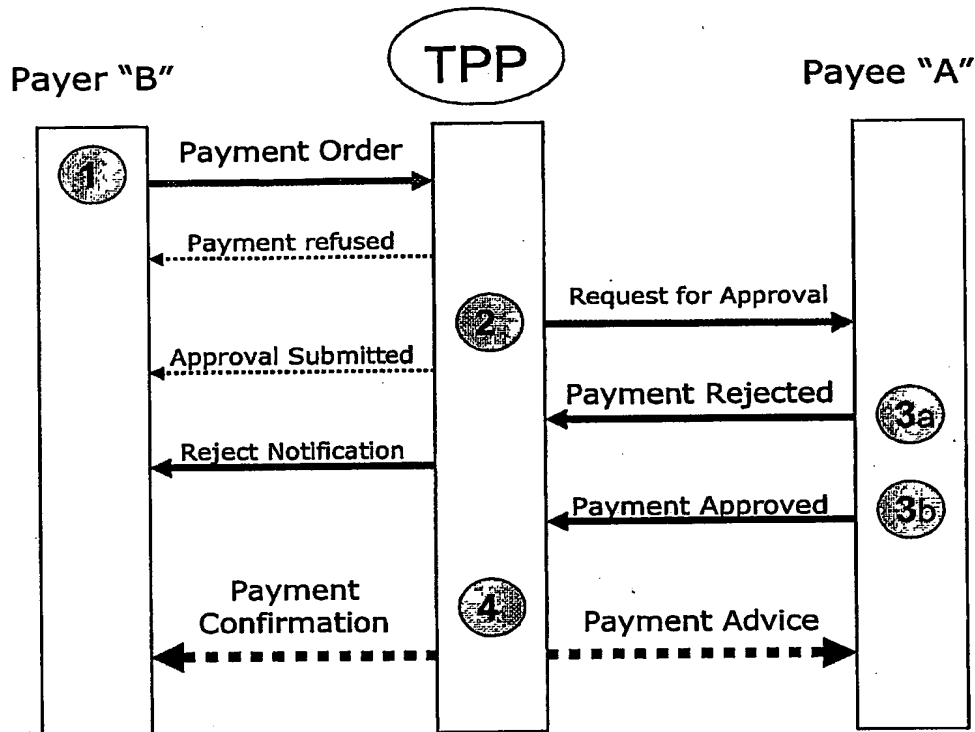


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Process between Payer, TPP, Payee for Simple Payment



- Step
- 1 Payer sends the Payment Order
  - 2 After checking if Payment Order can be executed TPP sends to Payee a Request for Approval
  - 3a Payee does not accept payment to his FTA
  - 3b Payee accept payment to his FTA
  - 4 TPP executes payment and sends notification of successful execution to Payer and Payee

Fig. 1

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## Example of screens in a Simple Payment

Figure 2a: Display of request for approval on Payee's handset

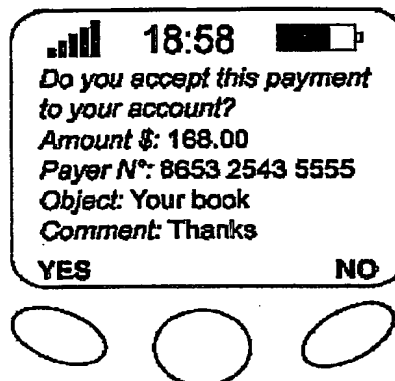


Figure 2b: Display of confirmation request on Payee's handset



Figure 2c: Display of a rejection notification on Payer's handset

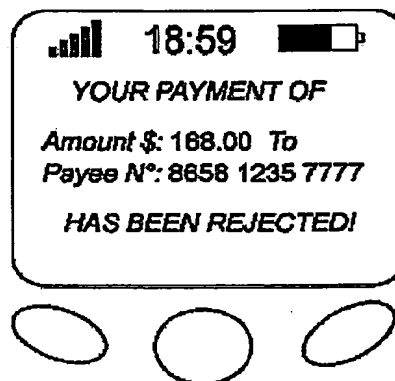


Fig. 2

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FTA number printed in Barcode format and affixed on  
the back of a mobile handset



Fig. 3

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## Examples of screens for Payment Request

Figure 4a: Standard screen for Payment Request approval

A mobile phone screen displaying a payment request approval interface. At the top, there is a signal strength indicator, the time 11:28, and a battery level indicator. The main text reads: "Do you accept to pay?", "Payee N°: 8853 2543 1079", "Amount \$: 98.58", "Object: Ticket 32490932", and "Comment: Thanks for your visit". At the bottom, there are two buttons labeled "YES" and "NO". Below the screen, there are three oval shapes representing the phone's physical buttons.

Figure 4b: Screen for Payment Request approval with name of Payee

A mobile phone screen displaying a payment request approval interface. At the top, there is a signal strength indicator, the time 11:28, and a battery level indicator. The main text reads: "Do you accept to pay?", "Carrefour", "Amount \$: 98.58", "Object: Ticket 32490932", and "Comment: Thanks for your visit". At the bottom, there are two buttons labeled "YES" and "NO". Below the screen, there are three oval shapes representing the phone's physical buttons.

Figure 4c: Screen for Payment Request approval with Logo of Payee

A mobile phone screen displaying a payment request approval interface. At the top, there is a signal strength indicator, the time 11:28, and a battery level indicator. The main text reads: "Do you accept to pay?", "Carrefour" followed by a logo, "Amount \$: 98.58", "Object: Ticket 32490932", and "Comment: Thanks for your visit". At the bottom, there are two buttons labeled "YES" and "NO". Below the screen, there are three oval shapes representing the phone's physical buttons.

Fig. 4